

HARBORD APPEALS FOR ARMY SUPPORT

Adequate Appropriations Are Needed to Safeguard Country.

Deputy Chief Says

NATIONAL INSURANCE

By Associated Press

Washington, Oct. 4.—Stockholders of "the firm of Uncle Sam Limited," were called upon today by Major General J. G. Harbord, deputy chief of staff of the army, to come to the rescue of the Old Line Insurance business, the company has conducted successfully for 100 years.

The officer was speaking to the first convention of the Reserve Officers' Association, in session here, and told his hearers that as stockholders of the National, "whose board of directors meets at the door of the Capitol, the army can appeal to them for a vote of confidence in the shape of adequate appropriations."

General Harbord pitched his remarks wholly in the language of the commercial world, saying he did so because the officers to whom he spoke were business men and practical, supporting his position as a side line. He described Congress as the board of directors of a great holding company controlling the destinies of all Government industries, including the army whose principal business was "that of national life and fire insurance."

Once every thirty years on an average, he declared, the business needs a war expansion. He pointed it within

five years "branch offices" had been opened overseas and "over two million special agents sent to Europe under our present general manager Pershing."

Closed Accounts in France

He quoted one of his relatives, who added, "closed their accounts with a credit balance in the very morning of their lives and will never come home again."

General Harbord described the reactions that followed war expansions, closing out surplus stocks at great sacrifice, shutting down factories and discharging many trained employees. In the 1918 reorganization, he said, attempts made to profit by a war experience in the building up of a reserve against some new emergency. A change in management took place, he added, "Chairman Baker being succeeded by Mr. Weeks and General Manager March giving way to Pershing."

Retirement was promised, he continued, but with knowledge that "there would be little money available below which our first could not go."

"The management cannot bring itself to believe," General Harbord declared, "that you stockholders wish to perpetuate the vicious circle of false economy bringing unpreparedness with its train of untold costs in blood and gold."

Faced Trying Times

"Under your judgment and with the plea of hard times and the necessity for economy, our operating capital has been much reduced and our reserves diminished. Our plan for your respects diminished. The summer just gone was delayed and hindered by difficulties in passing the necessary appropriations and a large number of our trained employees were discharged."

Trying days were ahead, General Harbord said, when "wild cat schemes of socialism and Bolshevism" would seek to impair the standing of the firm in the country and when a national socialist solution would be "disastrous" presented as a remedy for every national ailment from entourages to consumption," would be offered against the firm's line of national insurance.

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